

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A credit management system for managing information relating to credit of a customer, comprising:
 - a credit information manager, said credit information manager managing credit information relating to a credit limit and credit scoring of said customer;
 - a credit limit manager, said credit limit manager managing credit limit master data and calculating open and used credit for said customer;
 - credit decision support, said credit decision support performing analyses of accounting information relating to said customer; and
 - a credit rules engine, said credit rules engine applying credit rules to the credit information, the credit limit master data and calculated open and used credit, and the accounting information relating to said customer to generate internal scoring and internal credit limits ~~from information input into said credit management system.~~
2. (Currently Amended) A credit management system as in claim 1, wherein said credit information ~~input into said credit management system~~ comprises external credit scoring.
3. (Cancelled).

4. (Currently Amended) A credit management system as in claim [[3]] 1, wherein said accounting information comprises at least one of sales volume information, dunning information, and payment history information.
5. (Currently Amended) A credit management system as in claim 1, wherein said credit rules are further applied by said credit rules engine to customer information input into said credit management system, said customer information comprises comprising customer profession and age information.
6. (Currently Amended) A method of automatically performing a credit check relating to a customer, said method being designed to be run on a computerized platform and comprising the steps of:
 - obtaining an external credit scoring from at least one external credit information provider;
 - obtaining information relating to calculated open and used credit for said customer;
 - obtaining accounting information relating to said customer from at least one source;
 - applying a credit scoring rule to said external credit scoring, said calculated open and used credit, and said accounting information to calculate an internal credit limit; and
 - storing said internal credit limit.
7. (Original) A method of automatically performing a credit check as in claim 6, wherein said applying a credit scoring rule step comprises calculating an internal credit scoring prior to calculating said internal credit limit and using said internal credit scoring to calculate said internal credit limit.

8. (Original) A method of automatically performing a credit check as in claim 7, further comprising the step of storing said internal credit scoring.
9. (Cancelled).
10. (Currently Amended) A method of automatically performing a credit check as in claim 6 ~~[[9]]~~, wherein said accounting information comprises at least one of sales volume information, dunning information and payment history information.
11. (Currently Amended) A method of automatically performing a credit check as in claim 6, wherein said applying a credit scoring rule step comprises applying a credit scoring rule to customer information, said customer ~~information relating to said customer comprises~~ comprising profession and age information.
12. (Currently Amended) A method of automatically updating a customer's credit scoring, said method being designed to be run on a computerized platform and comprising the steps of:
 - receiving an updated external credit scoring from at least one external credit information provider;
 - storing said updated external credit scoring;
 - receiving information relating to calculated open and used credit for said customer;
 - storing said calculated open and used credit information;
 - retrieving updated accounting information relating to said customer;

calculating a new internal credit scoring based upon said updated external credit scoring, said calculated open and used credit information, and said updated accounting information; and
storing said new internal credit scoring.

13. (Original) A method of automatically updating a customer's internal credit scoring as in claim 12, further comprising the step of requesting said updated external credit scoring from said at least one external credit information provider.
14. (Original) A method of automatically updating a customer's internal credit scoring as in claim 12, further comprising the steps of:
 - determining if said internal credit scoring is still valid;
 - determining if said customer is active; and
 - if said customer is not active, adding said customer to an inactive list and not updating said customer's internal credit scoring.
15. (Original) A method of automatically updating a customer's internal credit scoring as in claim 14, wherein if said customer is not active, erasing a stored credit limit and credit scoring for said customer.
16. (Currently Amended) A method of automated credit limit monitoring for a customer, said method being designed to be run on a computerized platform and comprising the steps of:
 - receiving accounting information, ~~said accounting information~~ collectively providing an indication of exposure for said customer, wherein said accounting information comprises data relating to at least one of open items, new orders, and unbilled and billed but not posted items;

calculating a total exposure from said accounting information;
determining if said total exposure is within a predetermined level of said credit limit or higher; and
if said total exposure is within a predetermined level of said credit limit or higher, triggering an event for follow-up and updating credit scoring and credit limit for said customer.

17. (Cancelled).
18. (Original) A method of automated credit limit monitoring as in claim 16, further comprising the step of setting a new validity date for said updated credit scoring and credit limit.
19. (Currently Amended) A method of automated exposure monitoring for monitoring credit exposure, said method being designed to be run on a computerized platform and comprising the steps of:
 - obtaining accounting information relating to a customer, wherein said accounting information comprises data relating to open items, new orders, and unbilled and billed but not posted items;
 - calculating an accounting information total;
 - determining if said accounting information total exceeds a credit limit of said customer; and
 - if said accounting information total does exceed said credit limit, triggering an event.
20. (Original) A method of automated exposure monitoring as in claim 19, wherein said event comprises storing said accounting information total.

21. (Original) A method of automated exposure monitoring as in claim 19, wherein said event comprises storing a difference between said accounting information total and said credit limit.
22. (Original) A method of automated exposure monitoring as in claim 19, wherein said method is run upon said customer placing a new order.
23. (Currently Amended) A method of automated exposure monitoring as in claim 22 ~~[[19]]~~, wherein if said accounting information total does not exceed said credit limit, said new order is approved.
24. (Original) A method of automated exposure monitoring as in claim 19, wherein said event comprises declining said new order.
25. (Original) A method of automated exposure monitoring as in claim 19, wherein said method is run periodically.
26. (Cancelled).
27. (Previously Presented) A method of automated exposure monitoring as in claim 19, wherein a plurality of different systems provide said accounting information.

28. (Original) A method of automatically preparing a credit checklist, said method being designed to be run on a computerized platform and comprising the steps of:

obtaining information from an accounts receivable system;

obtaining information from a billing system; and

taking information relating to a predetermined volume of customers,
critical customers' information, and suspicious customers'
information and preparing a report therefrom.

29. (Original) A method of automatically preparing a credit checklist as in claim 28, wherein said predetermined volume comprises a predetermined percentage of said customers.